

Information to identify the case:

| | | | |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1 | <u>Jewel J. Outlaw</u> | Social Security number or ITIN | xxx-xx-7817 |
| | First Name Middle Name Last Name | EIN | __-_____- |
| Debtor 2 | | Social Security number or ITIN | _____ |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-_____- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 15-24752-CMB | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jewel J. Outlaw

6/9/21

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jewel J. Outlaw
Debtor

Case No. 15-24752-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 09, 2021

User: dkam
Form ID: 3180W

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 11, 2021:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Jewel J. Outlaw, 722 Mellon Street, Pittsburgh, PA 15206-2404 |
| cr | + Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5861 |
| 14190259 | + Fidelity Bank, Weltman, Weinberg & Reis, Co., L.P.A., 436 7th Avenue, Suite 2500, Pittsburgh, PA 15219-1842 |
| 14161501 | Fidelity Bank, P.O. Box 105690, Atlanta, GA 30348-5690 |
| 14158662 | Union Plus Credit Card, P.O. Box 71104, Charlotte, NC 28272-1104 |
| 14158663 | + Verizon, c/o North Shore Agency, P.O. Box 9221, Old Bethpage, NY 11804-9021 |
| 14158665 | Walmart Mastercard/Synco, P.O. Box 960024, Orlando, FL 32896-0024 |

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| smg | EDI: PENNDEPTREV | Jun 10 2021 03:18:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jun 10 2021 01:53:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Jun 10 2021 03:18:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jun 10 2021 01:53:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr | Email/Text: Bankruptcy.RI@Citizensbank.com | Jun 10 2021 01:50:00 | Citizens Bank N.A., One Citizens Bank Way Mailstop JCA115, Johnston, RI 02919 |
| cr | EDI: RECOVERYCORP.COM | Jun 10 2021 03:18:00 | Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605 |
| cr | + Email/Text: bncmail@w-legal.com | Jun 10 2021 01:53:00 | Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132 |
| 14195466 | EDI: AIS.COM | Jun 10 2021 03:18:00 | American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838 |
| 14158646 | EDI: RMSC.COM | Jun 10 2021 03:18:00 | BP Visa/Synco, P.O. Box 530942, Atlanta, GA 30353-0942 |
| 14158648 | Email/Text: Bankruptcy.RI@Citizensbank.com | Jun 10 2021 01:50:00 | Citizens Bank, P.O. Box 42008, Providence, RI 02940-2008 |
| 14238272 | Email/Text: Bankruptcy.RI@Citizensbank.com | | |

District/off: 0315-2

User: dkam

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Date Rcvd: Jun 09, 2021

Form ID: 3180W

Total Noticed: 38

| | | | |
|----------|--|----------------------|---|
| | | Jun 10 2021 01:50:00 | Citizens Bank, N.A., 1 Citizens Drive, ROP15B, Riverside, RI 02809 |
| 14228997 | + EDI: WFNNB.COM | | |
| | | Jun 10 2021 03:18:00 | COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 |
| 14158647 | EDI: CITICORP.COM | | |
| | | Jun 10 2021 03:18:00 | Citi Cards, P.O. Box 9001037, Louisville, KY 40290-1037 |
| 14158649 | + Email/Text: bankruptcydepartment@tsico.com | | |
| | | Jun 10 2021 01:53:00 | Community Medicine/Univ. of Pgh. Physic., c/o Transworld Systems, Inc., P.O. Box 15273, Wilmington, DE 19850-5273 |
| 14238940 | + Email/Text: kbarkley@bernsteinlaw.com | | |
| | | Jun 10 2021 01:54:00 | Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Barkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945 |
| 14204523 | EDI: ECAST.COM | | |
| | | Jun 10 2021 03:18:00 | ECAST SETTLEMENT CORPORATION, PO BOX 29262, NEW YORK, NY 10087-9262 |
| 14158654 | EDI: CITICORP.COM | | |
| | | Jun 10 2021 03:18:00 | Home Depot Credit Services, P.O. Box 9001010, Louisville, KY 40290-1010 |
| 14158655 | Email/Text: bankruptcy@nationalcreditsystems.com | | |
| | | Jun 10 2021 01:50:00 | JAI Property Management, c/o National Credit Systems, Inc., P.O. Box 312125, Atlanta, GA 31131-2125 |
| 14207930 | + EDI: MID8.COM | | |
| | | Jun 10 2021 03:18:00 | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011 |
| 14187772 | EDI: NAVIENTFKASMSERV.COM | | |
| | | Jun 10 2021 03:18:00 | Navient Solutions, Inc, PO BOX 9640, Wilkes-Barre, PA 18773-9640 |
| 14237903 | Email/Text: Bankruptcy.Notices@pnc.com | | |
| | | Jun 10 2021 01:50:00 | PNC Bank, National Association, c/o PNC Mortgage, a division of PNC Bank, Attn: Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45342 |
| 14158658 | Email/Text: Bankruptcy.Notices@pnc.com | | |
| | | Jun 10 2021 01:50:00 | PNC Mortgage, P.O. Box 1820, Dayton, OH 45401-1820 |
| 14236943 | EDI: PRA.COM | | |
| | | Jun 10 2021 03:18:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 14158657 | EDI: RMSC.COM | | |
| | | Jun 10 2021 03:18:00 | PayPal Credit, P.O. Box 105658, Atlanta, GA 30348-5658 |
| 14162997 | EDI: RECOVERYCORP.COM | | |
| | | Jun 10 2021 03:18:00 | Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605 |
| 14952597 | + Email/Text: bncmail@w-legal.com | | |
| | | Jun 10 2021 01:53:00 | SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132 |
| 14158659 | EDI: NAVIENTFKASMSERV.COM | | |
| | | Jun 10 2021 03:18:00 | Sallie Mae, P.O. Box 9500, Wilkes Barre, PA 18773-9500 |
| 14158660 | EDI: CITICORP.COM | | |
| | | Jun 10 2021 03:18:00 | Sears Credit Cards, P.O. Box 9001055, Louisville, KY 40290-1055 |
| 14158661 | EDI: RMSC.COM | | |
| | | Jun 10 2021 03:18:00 | Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061 |
| 14161502 | Email/Text: bankruptcy@culoansource.com | | |
| | | Jun 10 2021 01:50:00 | The Credit Loan Source, P.O. Box 105387, Atlanta, GA 30348-5387 |
| 14173097 | Email/Text: bankruptcy@culoansource.com | | |
| | | Jun 10 2021 01:50:00 | The Credit Union Loan Source, LLC, 1669 Phoenix Parkway-Suite 110, College Park, GA 30349 |
| 14158652 | EDI: USBANKARS.COM | | |
| | | Jun 10 2021 03:18:00 | Elan, Cardmember Service, P.O. Box 790408, Saint Louis, MO 63179-0408 |
| 14158664 | EDI: VERIZONCOMB.COM | | |
| | | Jun 10 2021 03:13:00 | Verizon, P.O. Box 920041, Dallas, TX |

District/off: 0315-2

User: dkam

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Date Rcvd: Jun 09, 2021

Form ID: 3180W

Total Noticed: 38

75392-0041

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | Duquesne Light Company |
| cr | | Fidelity Bank |
| cr | | PNC BANK, NATIONAL ASSOCIATION |
| 14158650 | | Credit Loan Source |
| 14158651 | | Deja Francis |
| 14158653 | | Fidelity Bank |
| 14158656 | ## | Navient, P.O. Box 9720, Wilkes Barre, PA 18773-9720 |

TOTAL: 6 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 11, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 9, 2021 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---|
| Andrew F Gornall | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION agornall@gornall-law.com |
| Brian Nicholas | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com |
| Garry Alan Masterson | on behalf of Creditor Citizens Bank N.A. pitecf@weltman.com |
| James P. Valecko | on behalf of Creditor Fidelity Bank jvalecko@weltman.com PitEcf@weltman.com |
| Office of the United States Trustee | ustpreion03.pi.ecf@usdoj.gov |
| Peter J. Ashcroft | on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com |
| Rodney D. Shepherd | on behalf of Debtor Jewel J. Outlaw rodsheph@cs.com |
| Ronda J. Winnecour | cmecf@chapter13trusteedpa.com |
| S. James Wallace | on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, Equitablebankruptcy@peoples-gas.com |

TOTAL: 9